

SUPPLEMENTAL DECLARATION OF JINNIE JINHUEI CHANG CHAO

(Regarding Waiver of \$2.1M Judgment and Nonappearance on Third Trial Day)


I, Jinnie Jinhuei Chang Chao, declare as follows:

1. On the second day of trial, after my examination concluded, Judge Montali clearly reminded the parties that I held a \$2.1 million judgment against the opposing party that was still in effect. He questioned why the opposing party was proceeding with weak claims.
2. After court adjourned that day, my attorney, Mr. Kornberg, informed me of an off-the-record meeting he had with opposing counsel (without court approval or my consent). He conveyed a proposed settlement for \$175,000. I immediately refused.
3. Later that evening, Mr. Kornberg stated the case had been 'settled for zero' and insisted I not appear the next day, even though my witnesses and belongings were ready. I was misled and effectively coerced into not appearing, which I now realize was improper.
4. At no time did I authorize Mr. Kornberg to waive or impair my previously-won \$2.1 million judgment. That judgment was won in a separate case, remains valid, and should not have been impacted by any bankruptcy settlement.
5. Mr. Kornberg's comments about my age and the supposed cost of collecting the judgment were discriminatory and irrelevant. I had no intention of hiring him to collect it, and I never authorized its waiver.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on: August 17, 2025


Jinnie Jinhuei Chang Chao


FILED
AUG 20 2025
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

PROOF OF SERVICE

I am a resident of San Mateo County, California. I am over the age of eighteen years and not a party to the within action. My business address is 30 Pilarcitos Court, Hillsborough, CA 94010.

On August 16, 2025, I served the following documents in the matter of In re Jinnie Jinhuei Chang Chao, Debtor, Case No. 15-31519, Adversary No. 16-03023, United States Bankruptcy Court, Northern District of California:

1. Supplemental Declaration Regarding Counsel's Fees and Billing Practices (Packet 1)
2. Supplemental Declaration Regarding Improper Waiver of \$2.1M Judgment (Packet 2)

I served the documents by placing a true copy thereof enclosed in a sealed envelope with postage thereon fully prepaid, in the United States Mail at Hillsborough, California, addressed as follows:

Hon. Dennis Montali
United States Bankruptcy Court
450 Golden Gate Avenue
San Francisco, CA 94102

Bernard Kornberg, Esq.
Miller Nash LLP
340 Golden Shore, Suite 450
Long Beach, CA 90802

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on August 17, 2025, at Hillsborough, California.


Jinnie Jinhuei Chang Chao